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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In Re:

STEPHEN J SEGALE

STACIE B SEGALE

Debtors'

Case No. 10-29644-C-7
Hearing Date: June 1, 2010
Hearing Time: 9:30 am
Courtroom 35 - Dept C
The Honorable Christopher M. Klein
Docket Control No.: RAC-01

MOTION FOR ORDER COMPELLING ABANDONMENT OF THE
ESTATE'S INTEREST IN DEBTORS' BUSINESS

Richard Allaye Chan, Jr. of Allaye Chan Law Group, on behalf of Stephen J Segale and Stacie B Segale, the Debtors herein, hereby moves this Court for an Order Compelling Abandonment of the Estate's interest in the Debtors' Business. This Motion is based on the following facts:

1. This case was commenced with the filing of a petition on April 14, 2010. Geoffrey Richards was duly appointed to serve as Trustee.
2. As shown in the filed schedules of this case, the Debtors operate a business, Anchor Construction. Said business is located at 13196 Jackson Road in Sloughhouse, CA 95683.
3. The Debtors' tools of the trade, equipment, accounts receivable (if any) and other business-related assets (hereinafter, "BUSINESS ASSETS") have been disclosed in detail in the filed Schedules A and B (see exhibit #1 attached hereto). The business

assets in this case consist of chopsaw, jackhammer, skills saws, other misc saws, shop vac, misc hand tools, bob cat, and a dump trailer. The Debtors have placed values on these assets in the aggregate total of \$4,100.00.

4. As shown in Schedule D (See exhibit #1 attached hereto), the Debtors assert that no Creditors hold any liens against the BUSINESS ASSETS.

5. As shown in Schedule C (see exhibit #1 attached hereto), the Debtors have claimed exemptions totaling \$4,100.00 against the values of the BUSINESS ASSETS.

6. In summary

a. Gross value of BUSINESS ASSETS	\$4,100.00
b. Liens against the BUSINESS ASSETS	<u>-\$.00</u>
c. Gross Equity	\$3,500.00
d. Exemptions claimed on the BUSINESS ASSETS	<u>-\$4,100.00</u>
e. Net value of BUSINESS ASSETS to the estate	\$- 600.00

7. The Debtors assert that there does not appear to be any business equipment or inventory that can be profitably liquidated by the Trustee over and above (a) the liens, if any, in Schedule D attaching to the business-related assets and (b) the exemptions, if any, in Schedule C claimed by the Debtors.

8. The Debtors are aware that, under the provisions of Title 11, US Codes §721, only the Trustee has the authority to operate the Debtors' business; and then, only with an order of the Court. Otherwise, the Trustee is obliged to shut down the business or abandon the estate's interest in the business.


9. However, the Debtors assert that, based on the lack of any unexempt equity in any business-related asset, equipment or inventory, there is no benefit to the estate to either operating OR shutting down this business.

1 10. Federal Rule of Bankruptcy Proceeding 6007(b) permits a party in interest, including the
2 Debtors, to file a motion seeking to compel the Trustee to abandon property of the
3 estate.

4 Wherefore, the Debtors move this Court to issue an Order Compelling the Trustee to
5 Abandon the Estate's Interest in the Debtors' Business.

6
7 CERTIFICATION

8 I, Richard Allaye Chan, Jr., hereby certify under penalty of perjury that I have read the
9 foregoing Motion for Order Compelling Abandonment Of The Estate's Interest In Debtors'
10 Business. I further certify that the contents thereof are true and correct to the best of my
11 knowledge and belief. Executed on May 5, 2010.

12
13 
14 Richard Allaye Chan, Jr.
Allaye Chan Law Group

In re **Stephen J Segale,
Stacie B Segale**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
13196 Jackson Road, Sloughhouse, CA 95683	Fee Simple	C	251,000.00	314,275.67
Lot 37, of Sid Town Two Book 7, of maps at page 81 *See Attachment I to Schedule A (2pgs)	Equitable interest	C	19,947.00	0.00
\$30,000.00 Market value (see Attachment II to Schedule A) \$10,053.00 Less for Water/Sewer Permit (see Attachment III to Schedule A - 2pgs) ----- \$19,947.00				

Sub-Total > **270,947.00** (Total of this page)Total > **270,947.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

Attachment I to Schedule A

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL THIS DEED AND UNLESS OTHERWISE SHOWN BELOW, MAIL TAX STATEMENT TO:

Name Stacie Segale
Street Address 13196 Jackson Rd.
City & State Zip Sloughhouse, CA 95683

Title Order No.

Escrow No.

Nevada County Recorder
Gregory J. Diaz

Document#: 20100008226

Friday April 09 2010, at 11:54:18 AM

Rec Fee: \$17.00 CC: \$3.50

Paid: \$20.50

Recorded By: KP

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Grant Deed

THE UNDERSIGNED GRANTOR (S) DECLARE (S)

DOCUMENTARY TRANSFER TAX IS \$ 2,200.00

unincorporated area

City of Soda Springs

Parcel No. 47-410-23-000

☒ computed on full value of interest or property conveyed, or

☐ computed on full value less value of liens or encumbrances remaining at time of sale, and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

Jacquie Haynes (an unmarried person)
hereby GRANT(S) to

Stacie Segale and Stephen J. Segale (husband and wife)
as joint tenants.

the following described real property in the city of Soda Springs
county of Nevada, state of California

See Exhibit "A" attached hereto and made a part hereof

Dated 4/8/2010

STATE OF CALIFORNIA

COUNTY OF

Sacramento

On April 8th 2010

before me,

J. Walia, Notary Public
(here insert name and title of the officer)

personally appeared Jacquie Haynes

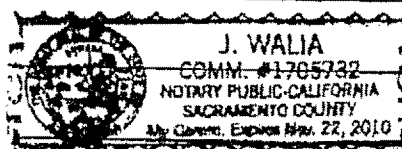
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the state of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature J. Walia

Jacquie Haynes
(Signature of Declarant)
Jacquie Haynes



(This area for official recording seal)

MAIL TAX STATEMENTS TO PARTY SHOWN ON FOLLOWING LINE; IF NO PARTY SHOWN, MAIL AS DIRECTED ABOVE

Name

Street Address

City & State

Survey No.: 04-88514-LP
Locate No.: CAP17525-8929-0002-000008514
Title No.: 04-88514-2W

02°5'

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE UNINCORPORATED AREA, COUNTY OF NEVADA, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS:

Lot 37, of Sld Town Two, as shown on the Official Map thereof, filed in the office of the Nevada County Recorder on August 21, 1987, in Book 7, of Maps, at Page 81.

END OF DOCUMENT

Index:
Description: Nevada, CA Document-Year, DocID 2004-28958 Page: 3 of 3
Order: Nevada County Comment:

Attachment II to Schedule A

April 8, 2010

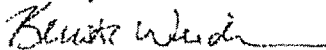
Re: 21898 Yuba Trail
APN 47-410-23

Dear Steve Segale,

Unfortunately the market has not been kind to land owners. There are very few sales since financing for land has not been readily available. The only sales in the past year that are comparable sold for \$45,000 and \$55,000 since February 2010. These lots were larger, had less freeway noise and were on a creek.

Based on the recent sales, I would estimate the current value of your property to be \$30,000. Please contact me if you have any questions or concerns. We look forward to helping you with your real estate needs.

Thank you,



Krista Weidman
Owner/Broker



SERENE LAKES
REALTY

10000 N. 10th Ave.
Suite 100
Scottsdale, AZ 85258
Phone: 480.344.1111
Fax: 480.344.1112
www.serenelakes.com

Attachment III to Schedule A

Applicants must complete the following requirements in order to secure a Sierra Lakes County Water District ("SLCWD") Connection Permit:

1. You must submit building plans for plan check review to the Placer County Building Department, Tahoe City Office. Upon submitting building plans, the County will provide you with a Confirmation of Water and Sewer Services/Intent to Serve form ("Intent to Serve") which then must be presented to SLCWD.

2. You must simultaneously submit the Intent to Serve, a completed Application for Connection ("Application"), a site plan, and payment of the sewer and water primary facility fees and water meter deposit listed below. SLCWD will not accept any of the above items separately.

Sewer Primary Facility Fees	\$7,800.00
Water Primary Facility Fees	1,825.00
Water Meter Deposit	<u>428.00</u>
Total Charge	\$10,053.00

3. Upon SLCWD receipt of a completed Application, a site plan, and payment of fees, SLCWD will assign a connection permit number and sign off on the Intent to Serve. A connection will be reserved for the property upon issuance of a connection permit number. The connection permit number is specific to the lot for which application is made and cannot be transferred to any other parcel.

4. In order to receive a Connection Permit, you must provide SLCWD with a copy of the completed and approved building permit within ninety (90) days after the date a connection permit number is assigned. Connections to the SLCWD water and sewer systems shall not be made until a Connection Permit is issued. If a copy of the building permit is not submitted to SLCWD within ninety (90) days, the reserved connection permit number will be withdrawn and the primary facility fees will be refunded, less 10% for administrative costs. The water meter deposit will be refunded in full. If your connection permit number has been withdrawn, you must then begin the process anew.

5. Connections to the SLCWD water and sewer systems shall not be made until a Connection Permit is issued. The Connection Permit is valid for the effective period of the building permit, as such may be extended.

6. It is the responsibility of the landowner to design and construct on-site facilities in such a way as to provide adequate slope to the connection point with the District's existing sewer facilities and adequate depth of cover for water lines.

7. Water and sewer service charges will commence upon issuance of the Final Connection Permit. At the present time water and sewer service charges are \$1,827.00 per fiscal year, which

will be prorated at the time the Connection Permit is final.

8. Depending on the ongoing engineers' study being conducted by SLCWD and Donner Summit Public Utility District ("DSPUD") and in the event SLCWD increases its sewer primary facility fee or adopts an equivalent charge or assessment to fund expansion of the DSPUD wastewater treatment facility to provide for sewer service demands within SLCWD, you may be required to pay the amount of the increase in the sewer primary facility fee or an equivalent charge or assessment in addition to the sewer primary facility fee which you paid with this Application.

By signing this Application, the undersigned agrees to comply with SLCWD's Instructions to the Applicant for Water and Sewer Connection, the above requirements and all SLCWD ordinances, rules and regulations relating to water and/or sewer service, and agrees to pay, in addition to the sewer primary facility fee paid with this Application, any increase in such fee or an equivalent charge or assessment if so required by SLCWD in connection with the funding of expansion of the DSPUD wastewater facility.

Property Owner Signature Required

In re **Stephen J Segale,
Stacie B Segale**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank Of America Business Checking Acct# 3810	C	0.00
		Bank Of America Personal Checking acct# 2538	C	22.32
		Bank Of America Personal Checking Acct# 2812	C	4.47
		Bank Of America Personal Checking Acct# 0472	C	0.00
		Wells Fargo Business Checking Acct# 3821	C	11.94
		US Bank Business Checking Acct# 3869	C	139.00
		US Bank Personal Checking Acct# 3851	C	100.00
		US Bank Business Saving Acct# 2452	C	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		SMUD Utility security deposit	C	400.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods	C	2,080.00

Sub-Total > **2,857.73**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Stephen J Segale,
Stacie B Segale**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Misc clothing	C	600.00
7. Furs and jewelry.		2 Amethyst earrings, and misc costume jewelry	C	200.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Carpenter Pension Fund Acct# 5681	C	49,577.88
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

Sub-Total > **50,377.88**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Stephen J Segale,
Stacie B Segale**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Chevy Silverado 2500HD 113756 miles	C	8,850.00
		2006 Chevy Silverado Suburban 1500 Sport Utility 85K miles	C	9,800.00
		2003 Suzuki RM65 dirtbike this vehicle needs new tires and motor rebuild	C	100.00
		2005 Suzuki RM65 dirtbike	C	200.00

Sub-Total > **18,950.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Stephen J Segale,
Stacie B Segale**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2002 Honda XR50 50cc dirtbike Used for part and is down to frame and tires only This motor vehicle is illegal in California and cannot be sold	C	50.00
		2002 Honda XR50 50CC dirtbike blown motor and needs a complete rebuild This motor vehicle is illegal in California and cannot be sold	C	50.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		1999 Bobcat	C	600.00
		Chopsaw, jackhammer, skills saws, misc saws, shop vac, misc hand tools	C	1,500.00
		2007 dump trailer vehicle has 2 broken axels which are around \$500 plus labor to fix	C	2,000.00
		\$3500.00 fair market value \$1500.00 less for repair (parts and labor) ----- \$2000.00		
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	4,200.00
(Total of this page)	
Total >	76,385.61

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Stephen J Segale,
Stacie B Segale**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
13196 Jackson Road, Sloughhouse, CA 95683	C.C.P. § 703.140(b)(5)	0.00	251,000.00
Lot 37, of Sld Town Two Book 7, of maps at page 81 *See Attachment I to Schedule A (2pgs)	C.C.P. § 703.140(b)(5)	19,947.00	19,947.00
\$30,000.00 Market value (see Attachment II to Schedule A) \$10,053.00 Less for Water/Sewer Permit (see Attachment III to Schedule A - 2pgs) ----- \$19,947.00			
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Bank Of America Business Checking Acct# 3810	C.C.P. § 703.140(b)(5)	0.00	0.00
Bank Of America Personal Checking acct# 2538	C.C.P. § 703.140(b)(5)	22.32	22.32
Bank Of America Personal Checking Acct# 2812	C.C.P. § 703.140(b)(5)	4.47	4.47
Bank Of America Personal Checking Acct# 0472	C.C.P. § 703.140(b)(5)	0.00	0.00
Wells Fargo Business Checking Acct# 3821	C.C.P. § 703.140(b)(5)	11.94	11.94
US Bank Business Checking Acct# 3869	C.C.P. § 703.140(b)(5)	139.00	139.00
US Bank Personal Checking Acct# 3851	C.C.P. § 703.140(b)(5)	100.00	100.00
US Bank Business Saving Acct# 2452	C.C.P. § 703.140(b)(5)	100.00	100.00
US Bank Personal Savings Acct# 2445	C.C.P. § 703.140(b)(5)	0.00	0.00
Security Deposits with Utilities, Landlords, and Others			
SMUD Utility security deposit	C.C.P. § 703.140(b)(5)	400.00	400.00
Household Goods and Furnishings			
Household goods	C.C.P. § 703.140(b)(3)	2,080.00	2,080.00
Wearing Apparel			
Misc clothing	C.C.P. § 703.140(b)(3)	600.00	600.00

In re **Stephen J Segale,
Stacie B Segale**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Furs and Jewelry</u>			
2 Amethyst earrings, and misc costume jewelry	C.C.P. § 703.140(b)(4)	200.00	200.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Carpenter Pension Fund Acct# 5681	C.C.P. § 703.140(b)(10)(E)	49,577.88	49,577.88
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2007 Chevy Silverado 2500HD 113756 miles	C.C.P. § 703.140(b)(5)	0.00	8,850.00
2006 Chevy Silverado Suburban 1500 Sport Utility 85K miles	C.C.P. § 703.140(b)(2)	0.00	9,800.00
2003 Suzuki RM65 dirtbike this vehicle needs new tires and motor rebuild	C.C.P. § 703.140(b)(5)	100.00	100.00
2005 Suzuki RM65 dirtbike	C.C.P. § 703.140(b)(5)	200.00	200.00
2002 Honda XR50 50cc dirtbike Used for part and is down to frame and tires only This motor vehicle is illegal in California and cannot be sold	C.C.P. § 703.140(b)(5)	50.00	50.00
2002 Honda XR50 50CC dirtbike blown motor and needs a complete rebuild This motor vehicle is illegal in California and cannot be sold	C.C.P. § 703.140(b)(5)	50.00	50.00
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
1999 Bobcat	C.C.P. § 703.140(b)(5)	600.00	600.00
Chopsaw, jackhammer, skills saws, misc saws, shop vac, misc hand tools	C.C.P. § 703.140(b)(5)	1,500.00	1,500.00
2007 dump trailer vehicle has 2 broken axels which are around \$500 plus labor to fix	C.C.P. § 703.140(b)(6)	2,000.00	2,000.00
\$3500.00 fair market value			
\$1500.00 less for repair (parts and labor)			

\$2000.00			

Total: **77,682.61** **347,332.61**Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **Stephen J Segale,
Stacie B Segale**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 3450			2001					
American General Financial P.O. Box 54290 Los Angeles, CA 90054			Second Mortgage 13196 Jackson Road, Sloughhouse, CA 95683					
			Value \$ 251,000.00				51,002.12	51,002.12
Account No. 6193			2001					
Bank Of America Mortgages Customer Service PO Box 5170 Simi Valley, CA 93062-5170			First Mortgage 13196 Jackson Road, Sloughhouse, CA 95683					
			Value \$ 251,000.00				263,273.55	12,273.55
Account No. G244			2006					
CarMax PO Box 440609 Kennesaw, GA 30160			Automobile Loan 2006 Chevy Silverado Suburban 1500 Sport Utility 85K miles					
			Value \$ 9,800.00				10,357.51	557.51
Account No. 7465			2007					
GMAC Attn: Correspondence PO Box 380901 Minneapolis, MN 55438-0901			Automobile Loan 2007 Chevy Silverado 2500HD 113756 miles					
			Value \$ 8,850.00				12,081.00	3,231.00
Subtotal (Total of this page)							336,714.18	67,064.18
Total (Report on Summary of Schedules)							336,714.18	67,064.18

0 continuation sheets attached